https://www.financial-planning.com/list/cryptocurrencys-wild-ride-in-2025

This story was included in the following LinkedIn News stories:

2025-12-01 - LinkedIn News - Serla Rusli - Bitcoin price plunges
https://www.linkedin.com/news/story/bitcoin-price-plunges-6781220/

2025-12-01 - LinkedIn News - John Tomase - Bitcoin plunges as crypto sell-off resumes
https://www.linkedin.com/news/story/bitcoin-plunges-as-crypto-sell-off-resumes-6790988/

I was also interviewed about this story by Yahoo Finance, which included the data and chart from this story:

2025-12-03 - Yahoo Finance - Hal Bundrick - How to navigate a crypto meltdown - 'Be willing to hold on'
https://finance.yahoo.com/personal-finance/investing/article/how-to-navigate-a-crypto-crash-155317977.html

Cryptocurrency's wild ride in 2025
By Rob Burgess
December 1, 2025 10:22 AM

President Donald Trump's second term began in January on an extremely crypto-positive note.

Late last year, after Trump's victory, David O. Sacks was named White House AI and crypto czar. Meanwhile, SEC Chair and crypto skeptic Gary Gensler announced plans to step down.

Bitcoin's subsequent rise in 2025 mirrored the gains made by gold as the political storms Trump has produced have frayed investor nerves.

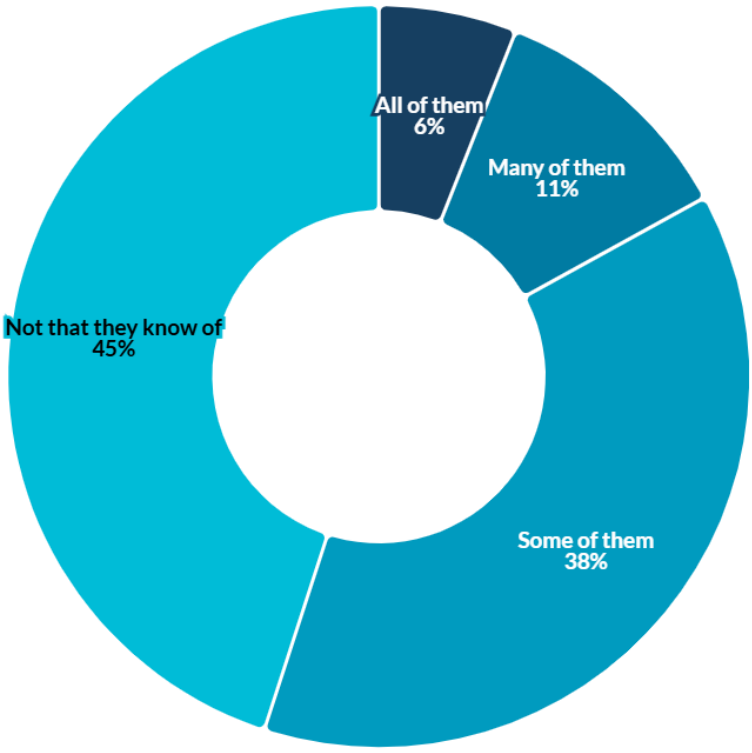
But, it hasn't been completely sunny for bitcoin enthusiasts this year. After reaching an all-time high of over $120,000 in early October, the price has been steadily going down. By late November it was below $85,000 and falling. The steady sell-off has erased bitcoin's gains for the year and then some.

This sort of rise and fall stokes fear for advisors and clients alike. Financial Planning's own research in 2025 showed that the wild swings from record gains to precipitous losses were part of the reason for advisor hesitancy.

Have clients experienced crypto losses?

Of those with clients who hold crypto, about half say at least some have experienced notable losses from the asset.

"Have any of your clients who hold cryptocurrency experienced notable losses from these holdings?"



Source: Financial Planning, Financial Advisor Confidence Outlook (September 2025) • Survey size: n = 159

Scroll down to read a round-up of Financial Planning's coverage of a banner year for crypto.

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A year of growth after the first bitcoin ETF approval

Since the first bitcoin ETF was approved in January 2024, tens of billions have poured into the asset class. A year later, the BlackRock Investment Institute stated that giving bitcoin a 1% to 2% weighting would be a "reasonable range." Advisors and experts say bitcoin ETFs can provide diversification, but widespread adoption may take time.

READ MORE: Crypto in client portfolios? Advisors on bitcoin, 1 year after ETF approval

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Trump's changing tune on bitcoin
As recently as 2021, President Donald Trump was publicly skeptical about bitcoin.

But just three years later, he took to the campaign trail with a new pro-crypto attitude. And after his inauguration, he issued a digital assets executive order, which fulfilled some, but not all of his campaign promises.

Still, the price of bitcoin quickly shot up above $100,000 as optimism for the new term took hold.

READ MORE: Decoding the mixed crypto signals in Trump's new term

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A lack of understanding
Part of the lack of crypto adoption, at least for some advisors, may be education. Two-thirds of advisors say they don't have a solid understanding of digital assets and cryptocurrency, according to Financial Planning's August Financial Advisor Confidence Outlook (FACO).

READ MORE: Most advisors admit they don't fully understand — or manage — crypto

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Many advisors and few clients hold crypto
Financial Planning's September FACO found that half of advisors hold crypto themselves, but few of their clients do. Wild swings and a "mixed bag" of returns may be holding clients back. Of those with clients who hold crypto, about half say at least some have experienced notable losses from the asset.

READ MORE: Half of advisors hold crypto; client exposure remains low

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